

A Consumer Guide to Filing Complaints with or Getting Assistance from the Federal and State Regulatory Agencies for Financial Institutions

(Information was Compiled from Data on the Websites of the Various Agencies)

Financial Institutions and their Regulatory Agencies	
Financial Institution	Regulator Contact Information
<p>Bank Accounts <u>Mortgage Loans</u> Credit Cards Vehicle & Consumer Loans Student Loans</p> <p>Visit the CFPB for a complete list of consumer financial products or services under their jurisdiction.</p>	<p>Consumer Financial Protection Bureau</p> <p>Toll Free: 855-411-2372</p> <p>Mortgage assistance: Press Option 2 www.consumerfinance.gov Submit a complaint online here.</p>
<p>The Federal Reserve System is the central bank of the United States. It was founded by Congress in 1913 to provide the nation with a safer, more flexible, and more stable monetary and financial system. Over the years, its role in banking and the economy has expanded. Today, the Federal Reserve's duties include supervising and regulating banking institutions to ensure the safety and soundness of the nation's banking and financial system and to protect the credit rights of consumers.</p> <p>Large National and Regional Financial Holding Companies and Branch Banks.</p>	<p>Federal Reserve</p> <p>To file a complaint, you can:</p> <ul style="list-style-type: none"> • Submit a Complaint Online: www.FederalReserveConsumerHelp.gov • Call toll-free: (888) 851-1920 • Fax (877) 888-2520 • Send an E-mail: ConsumerHelp@FederalReserve.gov • Write us: Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480 <p>Financial Holding Companies</p>
<p>FDIC directly examines and supervises more than 4,500 banks and savings banks for operational safety and soundness, more than half of the institutions in the banking system. Banks can be chartered by</p>	<p>FDIC Consumer Response Center www.fdic.gov 1100 Walnut Street, Box #11 Kansas City, MO 64106 Toll Free: 1-877-275-3342</p>

<p>states or by the federal government. Banks chartered by states also have the choice of whether to join the Federal Reserve System. The FDIC is the primary federal regulator of banks that are chartered by the states that do not join the Federal Reserve System. Also, the FDIC is the back-up supervisor for all remaining insured banks and thrift institutions. The FDIC also examines banks for compliance with several consumer protection laws, including the Truth-In-Lending Act.</p>	<p>Fax: 703-812-1020 Customer Assistance Form</p>
<p>National Bank & Federal Savings & Loan Association or Savings Bank (Generally the name contains the word "National" or the initials N.A.) ex. JPMorgan Chase Bank National Association, Bank of America, N.A. (generally has the word "Federal" in its name or the initials "F.S.B." or "F.A. after its name.) ex. Citibank (West), FSB</p>	<p>Comptroller of the Currency Customer Assistance Group 1301 McKinney St., Suite 3450 Houston, Texas 77010 Toll Free (800) 613-6743 FAX (713) 336-4301 To file an online complaint: Customer Complaint Form www.occ.treas.gov</p>
<p>Report Mortgage Fraud State Chartered Banks Trust Companies Money Services Businesses Holding Companies Other Financial Institutions</p>	<p>Texas Department of Banking 2601 North Lamar Blvd. Austin, TX 78705-4294 Toll Free (877) 276-5554 Phone: (512) 475-1300 Fax: (512) 475-1313 To file an online complaint: Customer Assistance Form www.dob.texas.gov Other Regulator Referral List</p>
<p>State Chartered Savings & Loan Association or Savings Bank (generally denoted by the initials "S.S.B." after its name) Mortgage Brokers and Loan Officers Mortgage Company Inquiries</p>	<p>Texas Department of Savings and Mortgage Lending Attn: Enforcement Division 2601 N. Lamar Boulevard, Ste. 201 Austin, Texas 78705 Toll Free (877) 276-5550</p>

	<p>FAX (512) 475-1360</p> <p>Online complaint form available at: www.sml.texas.gov</p>
<p>Mortgage Company (Primary)</p> <p>Collection Agencies</p> <p>Deceptive Trade Practices</p>	<p>Office of the Attorney General Consumer Protection Division P.O. Box 12548 Austin, Texas 78711-2548 Main (512) 463-2100 Toll Free (800) 621-0508 To file an online complaint click here. www.oag.state.tx.us</p>
<p>Federal Credit Union (usually has the word "Federal" in its name)</p>	<p>National Credit Union Administration Office of Consumer Protection 1775 Duke Street Alexandria, VA 22314 Toll Free: 800-827-6282 Fax: (703) 518-6682 Email: consumerassistance@ncua.gov www.ncua.gov</p>
<p>State Credit Union</p>	<p>Texas Credit Union Department 914 East Anderson Lane Austin, Texas 78752 Main (512) 837-9236 FAX (512) 832-0278 Email: complaints@tud.texas.gov www.tud.texas.gov</p>
<p>Consumer Finance Companies</p> <p>Secondary Mortgage Lenders</p> <p>Pawn Shop Brokers</p> <p>Consumer Installment Sales</p> <p>Usury Laws</p> <p>Home Equity Lender</p> <p>Credit Cards Issued by a Texas Co.</p> <p>Motor Vehicle Sales Finance</p>	<p>Office of the Consumer Credit Commissioner 2601 N. Lamar, 2nd Floor Austin, Texas 78705-4207 Main (512) 936-7600 FAX (512) 936-7610 Consumer Helpline Toll Free (800) 538-1579 Email: consumer.complaint@occc.state.tx.us www.occc.state.tx.us</p>
<p>Fair Credit Reporting Act Violations</p> <p>Credit Reports</p> <p>Identity Theft</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Ave, NW Washington, D.C. 20580 Toll Free (877) 382-4357 www.ftc.gov</p>